



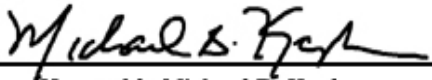
Order Filed on April 18, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>  Robertson, Anschutz, Schneid, Crane & Partners, PLLC 130 Clinton Road, Suite 202 Fairfield, NJ 07004 Telephone Number 973-575-0707 Attorneys For Secured Creditor  Aleisha C Jennings (049302015)	
<b>In Re:</b>  <b>Erik W. Yakow,</b> Debtor,  <b>Lisa M. Yakow,</b> Joint Debtor.	<b>CASE NO.: 23-10293-MBK</b>  <b>CHAPTER 13</b>

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: April 18, 2024**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

THIS MATTER having come before the Court on Secured Creditor's, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6, Objection to Confirmation of Debtor's Chapter 13 Plan, docket entry 62, by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 241 Midland Blvd, Howell, NJ 07731 (the "Subject Property"), and Marc C Capone, Esq., representing Erik W. Yakow and Lisa M. Yakow ("Debtors"), and for good cause it is ORDERED that Secured Creditor's Objection to Confirmation of Debtor's Chapter 13 Plan is resolved, subject to the following conditions:

1. This order shall be incorporated in and become a part of any Order Confirming the Chapter 13 Plan in the herein matter.
2. In accordance with Secured Creditor's timely filed Proof of Claim 6-1, filed on February 27, 2023, the arrears are \$65,002.07 and the total debt is \$495,557.25.
3. Debtor shall sell the Subject Property by May 15, 2024 (the "Deadline") unless an extension of the Deadline is otherwise agreed between the parties. Any sale of the Subject Property is subject to Secured Creditor's lien being paid in full from the proceeds of said sale, pursuant to an updated payoff statement to be provided by Secured Creditor at or near the time of closing.
4. Any sale short of a full payoff is subject to Secured Creditor's final approval.
5. While the sale of property is pending, Debtor shall remit monthly contractual payments to Secured Creditor.
6. If applicable, the Chapter 13 Trustee shall immediately disburse to Secured Creditor any funds currently being held with regards to Secured Creditor's claim 6-1 as adequate protection payments.
7. The Chapter 13 Trustee shall make payments to Secured Creditor toward the pre-petition arrears while sale is pending.
8. If the property is not sold by May 15, 2024, the Debtor shall have 15 days from that date to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrears as stated in paragraph 2 above, 2) to convert the Chapter 13 petition to a Chapter 7 petition, 3) surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate by the court.

In re:  
Erik W. Yakow  
Lisa M. Yakow  
Debtors

Case No. 23-10293-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 18, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	Erik W. Yakow, Lisa M. Yakow, 241 Midland Blvd, Howell, NJ 07731-1205

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to B dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Tr ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 18, 2024

Form ID: pdf903

Total Noticed: 1

Elizabeth L. Wassall

on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES SERIES2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to Ba  
ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Wilmington Trust Company, as Trustee,  
successor in interest to Bank of America National Association, as Trustee, successor by merge ewassall@logs.com,  
njbankruptcynotifications@logs.com;logsecf@logs.com

Marc C Capone

on behalf of Debtor Erik W. Yakow ecf@gbclawgroup.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.  
com

Marc C Capone

on behalf of Joint Debtor Lisa M. Yakow ecf@gbclawgroup.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.  
com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12